



Doonan, Graves & Longoria LLC
ATTORNEYS AT LAW | EXCELLENCE DAILY

100 CUMMINGS CENTER, SUITE 303C
BEVERLY, MASSACHUSETTS 01915

978.921.2670 | WWW.DGANDL.COM
HRS: MON-FRI 9 AM-4 PM

February 25, 2023

VIA CERTIFICATE OF MAILING
AND REGULAR MAIL

Norman J. Estes
119 Main Street
Sabattus, ME 04280

Certified Article Number

9414 7266 9904 2206 3490 63

SENDER'S RECORD

Norman J. Estes
33 Genthner Way
Topsham, ME 04086

Certified Article Number

9414 7266 9904 2206 3490 56

SENDER'S RECORD

NOTICE OF MORTGAGOR'S RIGHT TO CURE
THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED
WILL BE USED FOR THAT PURPOSE.

Re: Property Address: 119 Main Street, Sabattus, ME 04280
Loan Number:

Dear Mortgagor:

This letter is being sent by Doonan, Graves & Longoria, LLC, as Attorney in Fact and agent for the Servicer and Mortgagee. Doonan, Graves & Longoria, LLC is authorized to send this notice by and on behalf of the Servicer, Nationstar Mortgage LLC d/b/a Mr. Cooper, the Mortgagee, Federal National Mortgage Association and the Owner/Investor, Federal National Mortgage Association pursuant to the terms of the subject Note, Mortgage and Title 14, Sec. 6111.

Your loan is in default for failure to make payments of principal and interest when due. This delinquency represents a breach of your Note and Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as nominee for HSBC Mortgage Corporation (USA) its successors and assigns (if MERs) dated May 23, 2006 and recorded in the Androscoggin County Registry of Deeds in Book 6774, Page 265. This firm is relying on information provided by the Servicer. **If you are in Bankruptcy or received a Bankruptcy discharge of this debt, this letter is not an attempt to collect the debt, but notice of possible enforcement of our lien against the collateral property.**

An itemization of all past due amounts, including, but not limited to, reasonable interest and

EXHIBIT

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late charges, attorney's fees and other reasonable fees and costs, causing the loan to be in default is as follows:

Past Due Principal & Interest	\$6,392.32
Escrow: Taxes & Insurance	\$9,970.80

TOTAL TO CURE DEFAULT: \$16,363.12

A portion of the amount due is reasonable interest in the amount of \$3,939.84.

The total amount due does not include any amounts that become due after the date of the notice.

You have the right to cure the default within **35 days of receipt** of this notice by sending payment in the amount of \$16,363.12 in the form of **certified and/or cashier's check(s) and/or money order(s)** in full to: **Nationstar Mortgage LLC d/b/a Mr. Cooper, Payment Processing, 8950 Cypress Waters Boulevard, Coppell, TX 75019. Please include the loan number, borrower's name and property address on your check.** If the default is not cured within this time-frame, the mortgagee may exercise its right to accelerate payment of this loan. Failure to cure this default may result in the sale of the property secured by this mortgage at a foreclosure sale. If the full amount listed above is paid within 35 days of receipt of this letter any other fees and costs due as of this date will be waived. To reach a person with authority to modify a mortgage loan, please contact Nationstar Mortgage LLC d/b/a Mr. Cooper at 888-480-2432 to discuss your loan.

Pursuant to Title 14, Section 6111 of M.R.S.A., you have the right to cure the default by full payment of all amounts that are due without acceleration, including reasonable interest and late charges specified in the mortgage or note as well as reasonable attorney's fees. If you meet the conditions above, you will have the right to have the mortgagee's enforcement of this Security Instrument discontinued and to have the Note and the Security Agreement remain fully effective as if immediate payment in full had never been required. You have the right in any lawsuit for foreclosure and sale to argue that you did keep your promises and agreements under the Note and under the Security Instrument, and to present any other defenses that you may have.

You may have options available other than foreclosure. You may discuss available options with the mortgagee, which is Federal National Mortgage Association, the mortgage servicer, which is Nationstar Mortgage LLC d/b/a Mr. Cooper or a counselor approved by the United States Department of Housing and Urban Development. You are encouraged to explore available options prior to the end of the right-to-cure period.

As defined under Maine Law, Federal National Mortgage Association is the Owner/Investor in the note and mortgage, which is the subject of this letter.

Where mediation is available under 14 M.R.S.A. section 6321-A, you may request mediation to explore options for avoiding foreclosure judgment.

A list of all counseling agencies approved by the United States Department of Housing and Urban Development operating to assist mortgagors in the State to avoid foreclosure is attached.

The attached list is integrated as if set forth in full. You may also review this list by visiting the following website:

<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=me>

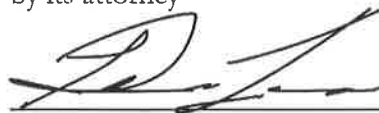
To reach people having authority to modify your mortgage loan, please contact Nationstar Mortgage LLC d/b/a Mr. Cooper at the address below in order to resolve all matters relating to this mortgage and any foreclosure proceedings thereunder and to discuss options other than foreclosure.

Nationstar Mortgage LLC d/b/a Mr. Cooper
Loss Mitigation Department/Loan Resolution
8950 Cypress Waters Boulevard
Coppell, TX 75019
888-480-2432

NOTICE OF IMPORTANT RIGHTS

Pursuant to the Federal Fair Debt Collection Practices Act (15 USCS Sec. 1692), a consumer debtor is required to be sent the following notice: (1) unless the consumer, within thirty days after receipt of this notice, disputes the validity of the debt or any portion thereof, the debt will be assumed to be valid by the debt collector; (2) if the consumer notifies the debt collector in writing with the thirty-day period that the debt, or any portion thereof, is disputed, the debt collector will obtain verification of the debt or a copy of a judgment against the consumer and copy of such verification or judgment will be mailed to the consumer by the debt collector; and (3) upon the consumer's written request within the thirty-day period, the debt collector will provide the consumer with the name and address of the original creditor, if different from the current creditor. The law firm of Doonan, Graves & Longoria, LLC is acting as the debt collector, pursuant to the Federal Fair Debt Collection Practices Act. Any information will be used for that purpose. The Federal Trade Commission has ruled that the Federal Fair Debt Collection does not preclude the institution of legal action prior to the expiration of the thirty day period. If you are in bankruptcy or received a bankruptcy discharge of this debt, this communication is not an attempt to collect the debt against you personally, but is notice of a possible enforcement of the lien against the collateral property.

Very truly yours,
Nationstar Mortgage LLC d/b/a Mr. Cooper
Federal National Mortgage Association
Federal National Mortgage Association
by its attorney



Reneau J. Longoria, Esq.

MNK

cc: Client

Bureau of Consumer Credit Protection
Attachment: HUD Approved Housing Counseling Agencies

57062

9/6/22, 12:31 PM

https://apps.hud.gov/offices/hsg/sfh/hcc/hcs_print.cfm?webListAction=search&searchstate=ME

This listing is current as of 09/05/2022.

Agencies located in MAINE**Agency Name:** PENQUIS COMMUNITY ACTION PROGRAM**Phone:** 207-973-3500**Toll Free:****Fax:****Email:** N/A**Address:** 262 Harlow St

Bangor, Maine 04401-4952

Counseling Services: - Financial, Budgeting, and Credit Workshops

- Mortgage Delinquency and Default Resolution Counseling

- Pre-purchase Counseling

- Pre-purchase Homebuyer Education Workshops

Languages: - English**Affiliation:** NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA**Website:** <http://www.penquis.org>**Agency ID:** 81649**Agency Name:** COASTAL ENTERPRISES, INCORPORATED**Phone:** 207-504-5900**Toll Free:** 877-340-2649**Fax:****Email:** jason.thomas@ceimaine.org**Address:** 30 Federal Street

Suite 100

BRUNSWICK, Maine 04011-1510

Counseling Services: - Fair Housing Pre-Purchase Education Workshops

- Financial Management/Budget Counseling

- Home Improvement and Rehabilitation Counseling

- Mortgage Delinquency and Default Resolution Counseling

- Non-Delinquency Post Purchase Workshops

- Pre-purchase Counseling

- Pre-purchase Homebuyer Education Workshops

- Predatory Lending Education Workshops

- Rental Housing Counseling

- Reverse Mortgage Counseling

- Services for Homeless Counseling

Languages: - English

- Spanish

Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.**Website:** <http://www.ceimaine.org>**Agency ID:** 80985**Agency Name:** FOUR DIRECTIONS DEVELOPMENT CORPORATION**Phone:** 207-866-6545**Toll Free:****Fax:****Email:** N/A**Address:** 20 Godfrey Dr

Orono, Maine 04473-3610

Counseling Services: - Financial Management/Budget Counseling

- Financial, Budgeting, and Credit Workshops

- Home Improvement and Rehabilitation Counseling

- Non-Delinquency Post Purchase Workshops

- Pre-purchase Counseling

- Pre-purchase Homebuyer Education Workshops

Languages: - English**Affiliation:** OWEESTA CORPORATION**Website:** <http://www.fourdirectionsmaine.org>**Agency ID:** 83879**Agency Name:** AVESTA HOUSING DEVELOPMENT CORPORATION**Phone:** 207-553-7780-3347**Toll Free:** 800-339-6516**Fax:** 207-553-7778**Email:** ndigeronlmo@avestahousing.org**Address:** 307 Cumberland Avenue

PORTLAND, Maine 04101-4920

Counseling Services: - Financial Management/Budget Counseling

- Home Improvement and Rehabilitation Counseling

- Mortgage Delinquency and Default Resolution Counseling

- Non-Delinquency Post Purchase Workshops

- Pre-purchase Counseling

- Pre-purchase Homebuyer Education Workshops

- Rental Housing Counseling

- Rental Housing Workshops

Languages: - English**Affiliation:** CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.**Website:** www.avestahousing.org**Agency ID:** 81144**Agency Name:** AROOSTOOK COUNTY ACTION PROGRAM, INC.**Phone:** 207-764-3721**Toll Free:****Fax:**

9/6/22, 12:31 PM

https://apps.hud.gov/offices/hsg/sfh/hcc/hcs_print.cfm?webListAction=search&searchstate=ME

Email: N/A
Address: 771 Main St
 Presque Isle, Maine 04769-2201
Counseling Services: - Mortgage Delinquency and Default Resolution Counseling
 - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops
Languages: - English
Affiliation: MAINE STATE HOUSING AUTHORITY
Website: <http://www.acap-me.org>
Agency ID: 83641

Agency Name: YORK COUNTY COMMUNITY ACTION AGENCY
Phone: 207-324-5762
Toll Free:
Fax: 207-490-5026
Email: meaghan.ritzberger@yccac.org
Address: 6 Spruce Street
 SANFORD, Maine 04073-2917
Counseling Services: - Fair Housing Pre-Purchase Education Workshops
 - Financial Management/Budget Counseling
 - Home Improvement and Rehabilitation Counseling
 - Mortgage Delinquency and Default Resolution Counseling
 - Non-Delinquency Post Purchase Workshops
 - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops
 - Predatory Lending Education Workshops
 - Rental Housing Counseling
 - Services for Homeless Counseling
Languages: - English
Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.
Website: <http://www.yccac.org>
Agency ID: 81150

Agency Name: COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE
Phone: 207-333-6419
Toll Free: 800-866-5588
Fax: 207-795-4069
Email: homequest@community-concepts.org
Address: 17 Market Sq
 South Paris, Maine 04281-1533
Counseling Services: - Fair Housing Pre-Purchase Education Workshops
 - Financial Management/Budget Counseling
 - Mortgage Delinquency and Default Resolution Counseling
 - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops
 - Rental Housing Counseling
Languages: - English
Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.
Website: <https://www.ccimaine.org/>
Agency ID: 81580

Agency Name: KENNEBEC VALLEY COMMUNITY ACTION PROGRAM
Phone: 207-859-1500
Toll Free: 800-542-8227
Fax:
Email: housing@kvcap.org
Address: 101 Water St
 Waterville, Maine 04901-6339
Counseling Services: - Financial Management/Budget Counseling
 - Mortgage Delinquency and Default Resolution Counseling
 - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops
Languages: - English
Affiliation: NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA
Website: <http://www.kvcap.org>
Agency ID: 81685



Doonan, Graves & Longoria LLC
ATTORNEYS AT LAW | EXCELLENCE DAILY
100 CUMMINGS CENTER, SUITE 303C
BEVERLY, MASSACHUSETTS 01915

Norman J. Estes
33 Gentner Way
Topsham, ME 04086

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100 CUMMINGS CENTER, SUITE 303C
BEVERLY, MASSACHUSETTS 01915

Norman J. Estes
119 Main Street
Sabattus, ME 04280

FIRST-CLASS



US POSTAGE IMP/PTNEY BOWES
ZIP 01915 \$ 000.60⁰⁰
02 7H
0001338074 FEB 28 2023

FIRST-CLASS



US POSTAGE IMP/PTNEY BOWES
ZIP 01915 \$ 000.60⁰⁰
02 7H
0001338074 FEB 28 2023

CERTIFIED MAIL



Doonan, Graves & Long

ATTORNEYS AT LAW | EXCELLENCE

100 CUMMINGS CENTER, SUITE :

BEVERLY, MASSACHUSETTS 019



9414 7266 9904 2206 3490 56

FIRST-CLASS



ZIP 01915
02 7H
0001338074

\$ 008.34⁰



FEB 28 2023

Norman J. Estes
33 Genthner Way
Topsham, ME 04086

CERTIFIED MAIL



Doonan, Graves & Long

ATTORNEYS AT LAW | EXCELLENCE

100 CUMMINGS CENTER, SUITE :

BEVERLY, MASSACHUSETTS 019



9414 7266 9904 2206 3490 53

FIRST-CLASS



ZIP 01915
02 7H
0001338074

\$ 008.34⁰



FEB 28 2023

Norman J. Estes
119 Main Street
Sabattus, ME 04280



Certificate Of Mailing

To pay fee, affix stamps or meter postage here.

This Certificate of Mailing provides evidence that mail has been presented to USPS for mailing. This form may be used for domestic and international mail.



DOONAN, GRAVES & LONGORIA, LLC
ATTORNEYS AT LAW

100 Cummings Center, Suite 303C
Beverly, Massachusetts 01915

To:

Norman J. Estes
119 Main Street
Sabattus, ME 04280



PS Form 3817, April 2007 PSN 7530-02-000-0000



Certificate Of Mailing

To pay fee, affix stamps or meter postage here.

This Certificate of Mailing provides evidence that mail has been presented to USPS for mailing. This form may be used for domestic and international mail.

From:



DOONAN, GRAVES & LONGORIA, LLC
ATTORNEYS AT LAW

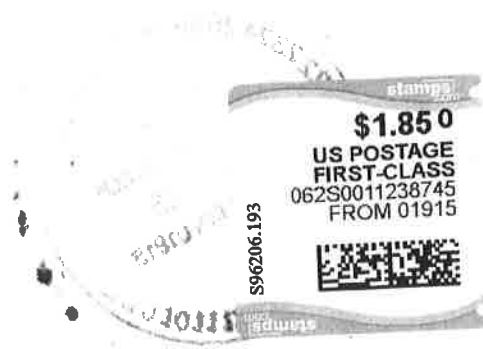
100 Cummings Center, Suite 303C
Beverly, Massachusetts 01915

To:

Norman J. Estes
33 Genthner Way
Topsham, ME 04086



PS Form 3817, April 2007 PSN 7530-02-000-9065



Matthew Kelly

From: Nobody <nobody@informe.org>
Sent: Tuesday, February 28, 2023 4:22 PM
To: Matthew Kelly
Subject: Pre-Foreclosure Reporting Form Submission

Your pre-foreclosure reporting form has been successfully submitted to the Bureau of Consumer Credit Protection. Here is a copy of your submission.

----- Mortgage Information

Company providing the notice:Doonan, Graves & Longoria, LLC Owner of the mortgage:Federal National Mortgage Association What term best describes the owner of the mortgage?:Federally Chartered bank or Credit Union Filer's Email Address:mak@dgandl.com Contact information for persons having the authority to modify the mortgage to avoid foreclosure:Nationstar Mortgage LLC d/b/a Mr. Cooper Loss Mitigation Department/Loan Resolution
8950 Cypress Waters Boulevard
Coppell, TX 75019
888-480-2432

----- Consumer Information

Consumer First name:Norman
Consumer Middle Initial/Middle Name: J.
Consumer Last name:Estes
Consumer Suffix:
Property Address line 1:119 Main Street
Property Address line 2:
Property Address line 3:
Property Address City/Town:Sabattus
Property Address State:
Property Address zip code:04280
Property Address County:Androscoggin

----- Notification Details

Date notice was mailed:2/28/2023
Amount needed to cure the default:16363.12 Consumer Address line 1:33 Genthner Way Consumer Address line 2:
Consumer Address line 3:
Consumer Address City/Town:Topsham
Consumer Address State:ME
Consumer Address zip code:04086

CAUTION: This email originated from outside the organization. Do not click links or open attachments until you confirm that the sender is trusted, sent the message intentionally, and the content is safe. Recognizing the sender does not guarantee safety. If it seems odd, please contact support or the sender directly.

Matthew Kelly

From: Nobody <nobody@informe.org>
Sent: Tuesday, February 28, 2023 4:20 PM
To: Matthew Kelly
Subject: Pre-Foreclosure Reporting Form Submission

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Mortgage Information

Company providing the notice:Doonan, Graves & Longoria, LLC Owner of the mortgage:Federal National Mortgage Association What term best describes the owner of the mortgage?:Federally Chartered bank or Credit Union Filer's Email Address:mak@dgandl.com Contact information for persons having the authority to modify the mortgage to avoid foreclosure:Nationstar Mortgage LLC d/b/a Mr. Cooper Loss Mitigation Department/Loan Resolution
8950 Cypress Waters Boulevard
Coppell, TX 75019
888-480-2432

Consumer Information

Consumer First name:Norman
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Return Receipt (Form 3811) Barcode		COMPLETE THIS SECTION ON DELIVERY	
 9590 9266 9904 2206 3490 66		A. Signature X <i>Wanball</i>	<input type="checkbox"/> Agent <input type="checkbox"/> Addressee
		B. Received by (Printed Name) <i>Norman J. Estes</i>	C. Date of Delivery <i>10 MAR 23</i>
		D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input checked="" type="checkbox"/> No	
		1. Article Addressed to: Norman J. Estes 119 Main Street Sabattus, ME 04280	
2. Certified Mail (Form 3800) Article Number 9414 7266 9904 2206 3490 63		3. Service Type: <input checked="" type="checkbox"/> Certified Mail	
		<u>Reference Information</u> MNK/MNK Norman Estes 57062	
PS Form 3811, Facsimile, July 2015		Domestic Return Receipt	